Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 1 of 43

| Official Form | | J | J nited S hern Dis | | | | | | | | Vol | untary Petitio | n |
|--|---|---|---|-------------------------------------|--|---|-----------------------------|--|--|---|---|--|---------|
| Name of Debtor Sassano, D | | | Last, First, | Middle): | | | | Name of Joint Debtor (Spouse) (Last, First, Middle): Sassano, Jessica D | | | | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Denis Shay Sassano | | | | | (inclu | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Jessica Dawn Sassano; FKA Jessica Dawn Flores | | | | | | | |
| Last four digits of xxx-xx-423 | | Sec./Complet | e EIN or otl | ner Tax I | D No. (if mo | re than one, stat | | our digits | | Complete EIN | or other Ta | \mathbf{N} \mathbf{N} \mathbf{N} \mathbf{N} \mathbf{O} . (if more than one, so | tate al |
| Street Address o 773 Stewar Elgin, IL | | , | reet, City, a | nd State) | _ | ZIP Code | 77 El | | of Joint Debto art Avenue | | reet, City, a | nd State): ZIP Cod | de |
| County of Resid Kane | lence or | of the Princi | pal Place of | Business | | 60120 | | ty of Resi | dence or of the | e Principal Pl | ace of Busin | 60120 ness: | |
| Mailing Address Location of Prin (if different from | ıcipal As | ssets of Busin | ness Debtor | et addres | s): | ZIP Code | | ng Addre | ss of Joint Deb | otor (if differe | ent from stre | et address): ZIP Cod | le |
| | orm of Or (Check of ncludes D on pag (include | Joint Debtor ge 2 of this for es LLC and L one of the abo | Drm. LP) ve entities, | ☐ Sing in 1: ☐ Rail ☐ Stoc ☐ Corr | (Check lth Care Bu tle Asset Ro I U.S.C. § road kbroker nmodity Bro ring Bank | eal Estate as 101 (51B) | s defined | 1 — | the apter 7 apter 9 | Petition is F | iled (Check hapter 15 Perf a Foreign I | Under Which one box) etition for Recognition Main Proceeding etition for Recognition Nonmain Proceeding | |
| | | | | unde | (Check box tor is a tax- er Title 26 o | if applicable exempt orgot the Unite nal Revenue | e) anization d States | defii "inci | ts are primarily of ned in 11 U.S.C. urred by an indi- rsonal, family, o | § 101(8) as vidual primarily | y for | ☐ Debts are primarily business debts. | |
| Full Filing F Filing Fee to attach signed is unable to p Filing Fee w attach signed | be paid d applica pay fee o | hed in installme tion for the dexcept in inst | court's consi- callments. R licable to ch | ble to ind deration ule 10060 | certifying to the certifying to the certifying to the certification of t | hat the debt cial Form 3A only). Must | Chec. | Debtor k if: Debtor' to insid k all appli A plan Accepta | is a small busi is not a small b s aggregate no ers or affiliates cable boxes: is being filed v | oncontingent so are less that with this petitian were solic | s defined in or as defined liquidated don \$2,190,00 ion. | ion from one or more | |
| Statistical/Adm Debtor estim there will be Estimated Numb | nates tha nates tha no fund | t funds will t t, after any e ls available f | e available xempt prope | erty is exc | cluded and | administrat | | | or electrois, II. | | | FOR COURT USE ONLY | |
| 1- 49 Estimated Assets \$0 to \$10,000 | 50- 99 □ | 100- 199 | | _ | 5,001- 10,000 | | 25,001- 50,000 | _ | | | | | |
| Estimated Liabil \$0 to \$50,000 | lities | \$50,00 | 1 to | \$100 | 0,001 to | \$1,0 | 000,001 to 0 million | | More than \$100 million | 1 | | | |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main

Document Page 2 of 43

Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Sassano, Denis S Sassano, Jessica D (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Stephen J. Costello November 20, 2007 Signature of Attorney for Debtor(s) (Date) Stephen J. Costello 6187315 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Sassano, Denis S Sassano, Jessica D

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Denis S Sassano

Signature of Debtor Denis S Sassano

X /s/ Jessica D Sassano

Signature of Joint Debtor Jessica D Sassano

Telephone Number (If not represented by attorney)

November 20, 2007

Date

Signature of Attorney

X /s/ Stephen J. Costello

Signature of Attorney for Debtor(s)

Stephen J. Costello 6187315

Printed Name of Attorney for Debtor(s)

Costello & Costello

Firm Name

19 N. Western Ave. (RT 31) Carpentersville, IL 60110

Address

Email: steve@costellolaw.com

847-428-4544 Fax: 847-428-4694

Telephone Number

November 20, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

FORM B1, Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 4 of 43

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

| In re | Denis S Sassano Jessica D Sassano | , | Case No. | |
|-------|--------------------------------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |
| | | | • | |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 5 of 43

Official Form 1, Exh. D (10/06) - Cont.

| ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable |
|---|
| statement.] [Must be accompanied by a motion for determination by the court.] |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or |
| mental deficiency so as to be incapable of realizing and making rational decisions with respect to |
| financial responsibilities.); |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being |
| unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or |
| through the Internet.); |
| ☐ Active military duty in a military combat zone. |
| ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling |

I certify under penalty of perjury that the information provided above is true and correct.

| Signature of Debtor: | /s/ Denis S Sassano | |
|----------------------|---------------------|--|
| - | Denis S Sassano | |

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date: **November 20, 2007**

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 6 of 43

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

| In re | Denis S Sassano Jessica D Sassano | , | Case No. | |
|--------|--------------------------------------|-----------|----------|---|
| III IC | | Debtor(s) | Chapter | 7 |
| | | | | |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 7 of 43

Official Form 1, Exh. D (10/06) - Cont.

| ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable |
|---|
| statement.] [Must be accompanied by a motion for determination by the court.] |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or |
| mental deficiency so as to be incapable of realizing and making rational decisions with respect to |
| financial responsibilities.); |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being |
| unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or |
| through the Internet.); |
| ☐ Active military duty in a military combat zone. |
| ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling |
| requirement of 11 U.S.C. § 109(h) does not apply in this district. |

I certify under penalty of perjury that the information provided above is true and correct.

| Signature of Debtor: | /s/ Jessica D Sassano | |
|----------------------|-----------------------|--|
| | Jessica D Sassano | |

Date: **November 20, 2007**

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 8 of 43

Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

| In re | Denis S Sassano, | | Case No. | |
|-------|-------------------|---------|----------|---|
| | Jessica D Sassano | | | |
| _ | | Debtors | Chapter | 7 |
| | | | | |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|------------------|-------------------|-------------|----------|
| A - Real Property | Yes | 1 | 240,000.00 | | |
| B - Personal Property | Yes | 3 | 19,300.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 218,615.76 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 7 | | 71,712.43 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 3,940.29 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 4,683.30 |
| Total Number of Sheets of ALL Schedu | ıles | 18 | | | |
| | T | otal Assets | 259,300.00 | | |
| | | | Total Liabilities | 290,328.19 | |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 9 of 43

Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

| In re | Denis S Sassano, | | Case No. | | |
|-------|-------------------|---------|----------|---|--|
| | Jessica D Sassano | | | | |
| | | Debtors | Chapter | 7 | |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|--------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 0.00 |

State the following:

| Average Income (from Schedule I, Line 16) | 3,940.29 |
|--|----------|
| Average Expenses (from Schedule J, Line 18) | 4,683.30 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 4,854.92 |

State the following:

| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 815.76 |
|--|------|-----------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 71,712.43 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 72,528.19 |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 10 of 43

| Form | B6A |
|----------|-----|
| (10/0.5) | 5) |

In re Denis S Sassano, Jessica D Sassano

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Petitioner has 1/2 interest in real estate residencelocated at 773 Stewart Ave., Elgin, II. 60120. | Fee simple | J | 240,000.00 | 201,000.00 |
|--|--|---|--|----------------------------|
| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |

Sub-Total > 240,000.00 (Total of this page)

240,000.00

Total >

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 11 of 43

| Form | B61 |
|------------|-----|
| $(10/0)^4$ | 5) |

| In re | Denis S Sassano, | Case No. |
|-------|-------------------|----------|
| | Jessica D Sassano | |

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

| 1. | | N Description and Location of Property E | Joint, or Community | Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|---|--|------------------------|---|
| | Cash on hand | х | | |
| 2. | Checking, savings or other financial | Checking acct Mid-America Bank | J | 200.00 |
| | accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | Savings - ING | J | Unknown |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others. | х | | |
| 4. | Household goods and furnishings, including audio, video, and computer equipment. | Six rooms household furniture, furnishings and supplies. | J | 1,000.00 |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | Misc. books, pictures, etc. | J | 100.00 |
| 6. | Wearing apparel. | Necessary wearing apparel (each \$200.00) | J | 400.00 |
| 7. | Furs and jewelry. | х | | |
| 8. | Firearms and sports, photographic, and other hobby equipment. | X | | |
| 9. | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | |
| 10. | Annuities. Itemize and name each issuer. | x | | |

Sub-Total > 1,700.00 (Total of this page)

² continuation sheets attached to the Schedule of Personal Property

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 12 of 43

Form B6B (10/05)

In re Denis S Sassano,
Jessica D Sassano

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|--------------------------------------|---|---|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)). | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | x | | | |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | х | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | x | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| | | | 0.1.75 | -1. |
| | | (7) | Sub-Total of this page) | al > 0.00 |

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 13 of 43

Form B6B (10/05)

In re Denis S Sassano,
Jessica D Sassano

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|---|------------------|--------------------------------------|---|---|
| 22. | Patents, copyrights, and other intellectual property. Give particulars. | Х | | | |
| 23. | Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. | Automobiles, trucks, trailers, and | 20 | 01 Jeep Cherokee (72,000.00 miles) | J | 13,000.00 |
| | other vehicles and accessories. | 20 | 05 Honda ATV | J | 3,800.00 |
| 26. | Boats, motors, and accessories. | X | | | |
| 27. | Aircraft and accessories. | X | | | |
| 28. | Office equipment, furnishings, and supplies. | De | Il computer and printer | W | 800.00 |
| 29. | Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. | Inventory. | X | | | |
| 31. | Animals. | X | | | |
| 32. | Crops - growing or harvested. Give particulars. | X | | | |
| 33. | Farming equipment and implements. | X | | | |
| 34. | Farm supplies, chemicals, and feed. | X | | | |
| 35. | Other personal property of any kind not already listed. Itemize. | X | | | |

Sub-Total > 17,600.00 (Total of this page)

(Total of this page)
Total >

19,300.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 14 of 43

Form B6C (4/07)

In re Denis S Sassano,
Jessica D Sassano

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

| Debtor claims the exemptions to which debtor is entitled under: | Check if debtor claims a homestead exemption that exceed |
|---|--|
| (Check one box) | \$136,875. |

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--|----------------------------------|---|
| Real Property Petitioner has 1/2 interest in real estate residencelocated at 773 Stewart Ave., Elgin, II. 60120. | 735 ILCS 5/12-901 | 30,000.00 | 240,000.00 |
| Checking, Savings, or Other Financial Accounts, Checking acct Mid-America Bank | Certificates of Deposit 735 ILCS 5/12-1001(b) | 200.00 | 200.00 |
| Savings - ING | 735 ILCS 5/12-1001(b) | Unknown | Unknown |
| Household Goods and Furnishings Six rooms household furniture, furnishings and supplies. | 735 ILCS 5/12-1001(b) | 1,000.00 | 1,000.00 |
| Books, Pictures and Other Art Objects; Collectib Misc. books, pictures, etc. | <u>les</u> 735 ILCS 5/12-1001(b) | 100.00 | 100.00 |
| Wearing Apparel Necessary wearing apparel (each \$200.00) | 735 ILCS 5/12-1001(a) | 400.00 | 400.00 |
| Automobiles, Trucks, Trailers, and Other Vehicle 2001 Jeep Cherokee (72,000.00 miles) | rs 735 ILCS 5/12-1001(c) | 2,400.00 | 13,000.00 |
| 2005 Honda ATV | 735 ILCS 5/12-1001(c) | 2,400.00 | 3,800.00 |
| Office Equipment, Furnishings and Supplies Dell computer and printer | 735 ILCS 5/12-1001(b) | 800.00 | 800.00 |

Total: 37,300.00 259,300.00

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Page 15 of 43 Document

Official Form 6D (10/06)

| In re | Denis S Sassano, |
|-------|-------------------|
| | Jessica D Sassano |

| Case No. | | |
|----------|--|--|
| | | |

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| | | _ | | _ | | | | |
|--|-----------------|------------------------|--|------------|-------------|----------|--|---------------------------------|
| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Hu H W J C | sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLLQULDAT | D-SPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
| Account No. 65179543 | | | Nov., 2004 | T | E D | | | |
| American Honda Finance PO Box 1844 Alpharetha, Ga 30348 | | w | Retail installment contract 2005 Honda ATV | | D | | | |
| | ┸ | | Value \$ 3,800.00 | | | | 3,864.08 | 64.08 |
| Account No. 10509015410010 Chase Auto Finance PO Box 9001083 Louisville, Ky 40290 | | J | March, 2005 Retail installment contract 2001 Jeep Cherokee (72,000.00 miles) | | | | | |
| | | | Value \$ 13,000.00 | | | | 13,751.68 | 751.68 |
| Account No. 0136300915 Sovereign Bank Mail Code 10-6438-MP4 601 Penn Street Reading, PA 19601 | | J | First mortgage on real estate residence Petitioner has 1/2 interest in real estate residencelocated at 773 Stewart Ave., Elgin, II. 60120. Value \$ 240,000.00 | | | | 201,000.00 | 0.00 |
| Account No. | | | Value \$ | | | | | |
| continuation sheets attached | | | S (Total of th | | ota pag | | 218,615.76 | 815.76 |
| | | | (Report on Summary of Sc | | ota lule | | 218,615.76 | 815.76 |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 16 of 43

Official Form 6E (4/07)

Case No.___ Denis S Sassano, In re Jessica D Sassano

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled

| "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. |
|--|
| ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) |
| ☐ Domestic support obligations |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| ☐ Extensions of credit in an involuntary case |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3). |
| ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). |
| ☐ Certain farmers and fishermen |
| Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| ☐ Deposits by individuals |
| Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7). |
| ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). |
| |
| Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance 11 U.S.C. § 507(a)(10) |

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 17 of 43

Official Form 6F (10/06)

| In re | Denis S Sassano, | Case No | |
|-------|-------------------|-----------|--|
| | Jessica D Sassano | | |
| _ | | Debtors , | |

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| 6 continuation sheets attached | | | | Sul of this | | | | 17,956.19 |
|---|----------|--------|--|----------------|---|------------------|--------------------------------------|-----------------|
| Account No. 4024 1120 2593 4446 Bank of America P O Box 15726 Wilmington, De 19886 | | v | Credit card charges | | | | | 6,425.86 |
| American General Finance 7414 N. Western Ave. Chicago, II. 60645 | | v | Loan - notice purposes | | | | | 0.00 |
| Account No. 0889 11283788 American General Finance PO Box 790368 St Louis, Mo 63179 Account No. 0889 11283788 | | v | June, 2006 Loan (windows for house) June, 2006 | | | | | 9,868.33 |
| Account No. 609936976 Advocate Good Shepard PO Box 70014 Chicago, II 60673 | | v | March, 2007 Emergency room - med. services | | H | Α Γ Ξ Ο | _ | 1,662.00 |
| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | M H | band, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | D I S P U T E D | AMOUNT OF CLAIM |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Page 18 of 43 Document

Official Form 6F (10/06) - Cont.

| In re | Denis S Sassano, | Case No |
|-------|-------------------|---------|
| | Jessica D Sassano | |

Debtors

| | 1.0 | | about Miles Islant on Community | 10 | 1 | <u> </u> | |
|---|----------|---------|---|-----------|------------------|-------------|-----------------|
| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGEN | Ū | U T F | AMOUNT OF CLAIM |
| Account No. 4121 7415 8162 9693 | | | Credit card charges | ٦ | A T E D | | |
| Capital One P O Box 60024 City of Industry, Ca 91716 | | w | | | D | | 4,538.93 |
| Account No. 5424 1807 3586 7019 | ┢ | | Misc Credit card charges | + | | \vdash | |
| Citi Cards PO Box 688913 Des Moines, la 50368 | | w | · | | | | 3,495.96 |
| Account No. 5424 1807 3586 7019 | ╁ | | Credit card charges - Notice purposes | + | \vdash | \vdash | |
| Citi Cards PO Box 6000 The Lakes, Nv 89163 | - | w | | | | | 0.00 |
| Account No. 360001 | | | Dec., 2006 | + | | | |
| Citizens Finance of Illinoi 60 Terra Cotta Ave. Unit D Crystal Lake, IL 60014 | | J | Loan - Pay mortgage | | | | 3,583.40 |
| Account No. 1674909 | ╁ | _ | Nov., 2005 | + | | | · |
| Creditors Collection Bureau (For: Hospital PO Box 63 Kankakee, IL 60901 | | н | Medical services | | | | 394.00 |
| Sheet no. 1 of 6 sheets attached to Schedule of | | _ | | Subt | tota | ıl | 12,012.29 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of | this | pag | ge) | 12,012.29 |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 19 of 43

Official Form 6F (10/06) - Cont.

| In re | Denis S Sassano, | Case No. |
|-------|-------------------|----------|
| | Jessica D Sassano | |

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

,

| CDEDITORIG MANG | С | Hu | sband, Wife, Joint, or Community | С | U | D | |
|---|-----------------|-----|---|-----------|--------------|----------|-----------------|
| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H W | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGEN | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| Account No. 6879 4501 2905 2939 959 | | | Dec., 2006 | 7 | T | | |
| Dell Prefered Account P O Box 6403 Carol Stream, II. 60197 | | w | Computer | | D | | 1,878.17 |
| Account No. 6879 4501 2905 2939 959 | | | Dec., 2006 | | t | T | |
| Dell Prefered Account 350 Park Avenue 10th Floor New York, NY 10022 | - | w | Computer - notice purposes | | | | 0.00 |
| Account No. | T | | 2007 | † | | T | |
| Dr. Beckerman 27790 W. Hwy. 22 - #37 Barrington, II. 60010 | | J | Medical services | | | | 400.00 |
| Account No. 6019 1803 0120 7342 | | | Jan., 2007 | \dagger | | T | |
| GE Money Bank PO Box 981127 El Paso, Tx 79998 | | J | Chiropractor - Credit card charges - Notice Purposes | | | | 0.00 |
| Account No. 6019 1803 2101 8398 | ┢ | | 2007 | + | \vdash | + | |
| GE Money Bank PO Box 981438 El Paso, Tx 79998 | - | w | Credit card charges - Dentist | | | | 149.17 |
| Sheet no. 2 of 6 sheets attached to Schedule of | | _ | | Sub | tota | al | |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of | this | pa | ge) | 2,427.34 |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 20 of 43

Official Form 6F (10/06) - Cont.

| In re | Denis S Sassano, | Case No. |
|-------|-------------------|----------|
| | Jessica D Sassano | |

Debtors

| | С | Hu | sband, Wife, Joint, or Community | Tc | U | Ь | |
|--|---------------|-------------|---|-------------|----------|-----------------|-----------------|
| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | O D E B T O R | C H M | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | COXFLZGEZ | QULD | D I S P U T E D | AMOUNT OF CLAIM |
| Account No. 6019 1803 0120 7342 | | | Jan., 2007 | 7 | ΙĖ | | |
| GEMoney Bank PO Box 960061 Orlando, Fl 32896 | | J | Chiropractor - Credit card charges | | D | | 3,376.89 |
| Account No. 112239 | + | | 2007 | + | \vdash | \vdash | 3,370.09 |
| Greater Elgin Emergency Spe P O Box 594020-1105 Carol Stream, II 60197 | | J | Medical services | | | | 115.00 |
| Account No. 416481 10 123434 2 | _ | ┝ | July,Aug., 2005 | + | \vdash | - | 113.00 |
| HFC PO Box 5240 Carol Stream, II. 60197 | | w | Loan - wedding | | | | 8,745.25 |
| Account No. 416481 10 123434 2 | \dashv | | July, Aug., 2005 | + | T | | |
| HFC PO Box 17574 Baltimore, Md 21297 | | w | Wedding - Notice purposes | | | | 0.00 |
| Account No. 6035 3202 2281 9102 | + | | March, 2007 | + | + | \vdash | 0.00 |
| Home Depot PO Box 689100 Des Moines, la 50368 | | w | Credit card charges (house) | | | | |
| | oxed | | | | | | 1,851.32 |
| Sheet no. 3 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | of | • | (Total of | Sub this | | | 14,088.46 |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 21 of 43

Official Form 6F (10/06) - Cont.

| In re | Denis S Sassano, | Case No. |
|-------|-------------------|----------|
| | Jessica D Sassano | |

Debtors

| CDEDITORIG NAME | С | Hu | sband, Wife, Joint, or Community | C | U | D | |
|---|---------|-------------|---|-----------|------------------|--------|-----------------|
| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | ODEBTOR | C J H | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | ONTINGENT | | SPUTED | AMOUNT OF CLAIM |
| Account No. 6035 3202 5683 0082 | 1 | | Jan., 2007 | ٦Ÿ | A T E D | | |
| Home Depot Credit Processing Center Des Moines, la 50364 | | н | Credit card charges (household) | | D | | 268.81 |
| Account No. 045 0541 404 | ╁ | | Credit card charges | + | + | + | |
| Kohl's P O Box 2983 Milwaukee, Wi 53201 | | w | 3 | | | | 445.24 |
| | ┸ | | | _ | ┸ | ╄ | 445.31 |
| Account No. N050401934 Matco Tools 4403 Allen Road Stow, Oh 44224 | | н | Tool & Tool box | | | | |
| | | | | | | | 8,503.08 |
| Account No. 861 1 0003366073 Midwest Diagnostic Patholog 75 Remittance Dr- Ste 3070 | | w | March, 2007 Emergency Room - Med. services | | | | |
| Chicago, II 60675-3070 | | | | | | | 59.00 |
| Account No. 5049 9480 7822 5663 | | | Credit card charges (yard stuff) | | | | |
| Sears PO Box 183081 Columbus, Oh 43218 | | w | | | | | |
| | | | | | | | 3,409.58 |
| Sheet no4 of _6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | <u> </u> | (Total o | Sub | | | 12,685.78 |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 22 of 43

Official Form 6F (10/06) - Cont.

| In re | Denis S Sassano, | Case No. |
|-------|-------------------|----------|
| | Jessica D Sassano | |

Debtors

| | С | Ни | sband, Wife, Joint, or Community | Тс | U | Гр | |
|--|-----------|------------------|---|-------------|------------------|-----------------|-----------------|
| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | ODEBTOR | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGEN | Q U L D | D I S P U T E D | AMOUNT OF CLAIM |
| Account No. 5049 9480 7822 5663 | | | Credit card charges - yard stuff - Notice | Ī | A T E | | |
| Sears PO Box 6924 The Lakes, Nv. 88901 | | w | purposes | | D | | 0.00 |
| Account No. 90725016; 90742788 | H | | 2007 | + | | + | 0.00 |
| Sherman Hospital 934 Center Street Elgin, II. 60120 | | J | Medical services | | | | 450.00 |
| Account No. 113108963 | ╀ | | Tool & Tool Box | + | \vdash | \vdash | 150.00 |
| Snap On Credit 950 Technology Way Suite 301 Libertyville, IL 60048 | | Н | | | | | 3,906.38 |
| Account No. TRI B609936976 | \dagger | | March, 2007 | + | T | \vdash | |
| Tri-County Emergency Physician, Ltd. PO Box 369 Barrington, IL 60010 | | w | Emergency room - med. services | | | | 300.00 |
| Account No. 71377514 | + | | Nov., 2003 | + | | + | 333.00 |
| Van Ru Credit Corp (For: hospital) 10024 Skokie Blvd.,Ste.3 Skokie, IL 60077 | | н | Hospital - medical services | | | | |
| | | | | \perp | | | 1,982.75 |
| Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of | Sub this | | | 6,339.13 |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 23 of 43

Official Form 6F (10/06) - Cont.

| In re | Denis S Sassano, | Case No |
|-------|-------------------|---------|
| | Jessica D Sassano | |

Debtors

| AND ACCOUNT NUMBER (See instructions above.) | O D E B | Hus H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGEN | l N | U T E | AMOUNT OF CLAIM |
|--|---------|-------------------------|---|------------------|------|-------------|-----------------|
| Account No. 43898423 Wells Fargo Financial 454 Redington Dr. Suite H South Elgin, IL 60177 | | w | Feb., 2007 Loan - Fix bathrrom | Т | ED | | 869.00 |
| Account No. 4071 1000 1305 9989 Wells Fargo Financial PO Box 98751 Las Vegas, Nv 89193 | | J | March, 2007 Loan - pay mortgage | | | | |
| Account No. 4071 1000 1305 9989 Wells Fargo Financial PO Box 5943 Sioux Falls, SD 57117 | | J | March, 2007 Pay mortgage - Notice purposes | | | | 4,951.33 |
| Account No. 165 610 812 WFNNB-Lane Bryant Retail PO Box 182121 Columbus, Oh 43218 | | w | Jan., 2007 Credit card charges | | | | 382.91 |
| Account No. 165 610 812 WFNNB-Lane Bryant Retail PO Box 659728 San Antonio, Tx 78165 | | w | Jan., 2007 Credit card charges - Notice purposes | | | | 0.00 |
| Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of | L Sub this | | | 6,203.24 |
| - , | | | (Report on Summary of S | 7 | Tota | al | 71,712.43 |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 24 of 43

Form B6G (10/05)

In re Denis S Sassano,
Jessica D Sassano

| Case No. |
|----------|
| |

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 25 of 43

| Form | В6Н |
|---------|-----|
| (10/05) | 5) |

| In re | Denis S Sassano, | Case No. |
|-------|-------------------|----------|
| | Jessica D Sassano | |

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| Carol Vogel | Sovereign Bank |
| Carol Vogel | Wells Fargo |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 26 of 43

Official Form 6I (10/06)

| | Denis S Sassano | | | |
|-------|-------------------|-----------|----------|--|
| In re | Jessica D Sassano | | Case No. | |
| | | Debtor(s) | | |

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

| filed, unless the spouses are separated | and a joint petition is not filed. Do not state the nam | | | | | |
|---|---|------------|-------------|----------|-------|----------|
| Debtor's Marital Status: | DEPENDENTS O | F DEBTOR | AND SPO | OUSE | | |
| | RELATIONSHIP(S): | A | AGE(S): | | | |
| Married | Nicholas-son | | 1 ye | | | |
| | Ariana- daughter | | 9 ye | | | |
| Employment: | DEBTOR | | | SPOUSE | | |
| - | lechanic | Schedu | | | | |
| | ar Smart Automotive, Inc. | | | & Safety | | |
| <u> </u> | month | 6 mont | | | | |
| | 077 E. Main St. Unit 11 | | innacle | | | |
| E | ast Dundee, II. 60118 | Elgin, I | L 60124 | l. | | |
| INCOME: (Estimate of average o | or projected monthly income at time case filed) | | | DEBTOR | | SPOUSE |
| | nd commissions (Prorate if not paid monthly) | | \$ | 2,400.00 | \$ | 2,167.50 |
| 2. Estimate monthly overtime | | | \$ | 0.00 | \$ | 0.00 |
| 3. SUBTOTAL | | | \$ | 2,400.00 | \$_ | 2,167.50 |
| 4. LESS PAYROLL DEDUCTION | NS | | | | | |
| a. Payroll taxes and social sec | curity | | \$ | 420.44 | \$ | 306.97 |
| b. Insurance | · | | \$ | 0.00 | \$ | 332.00 |
| c. Union dues | | | \$ | 0.00 | \$ | 0.00 |
| | insurances | | \$ | 0.00 | \$ | 60.24 |
| | | | \$ | 0.00 | \$ | 0.00 |
| 5. SUBTOTAL OF PAYROLL D | EDUCTIONS | | \$ | 420.44 | \$_ | 699.21 |
| 6. TOTAL NET MONTHLY TAK | KE HOME PAY | | \$ | 1,979.56 | \$_ | 1,468.29 |
| | of business or profession or farm (Attach detailed | statement) | \$ | 0.00 | \$ | 0.00 |
| 8. Income from real property | | | \$ | 0.00 | \$ _ | 0.00 |
| 9. Interest and dividends | | | \$ | 0.00 | \$_ | 0.00 |
| that of dependents listed abov 11. Social security or government | | ors use of | \$ <u> </u> | 0.00 | \$_ | 0.00 |
| (Specify): | | | \$ | 0.00 | \$ | 0.00 |
| · | | <u> </u> | \$ | 0.00 | \$ | 0.00 |
| 12. Pension or retirement income | | | \$ | 0.00 | \$ | 0.00 |
| 13. Other monthly income | | | | | | |
| (Specify): Monthly Military | y Pay - Net | | \$ | 0.00 | \$ | 242.44 |
| | ontract for Fox Valley Fire/Safety | | \$ | 0.00 | \$ | 250.00 |
| 14. SUBTOTAL OF LINES 7 TH | ROUGH 13 | | \$ | 0.00 | \$_ | 492.44 |
| 15. AVERAGE MONTHLY INCO | OME (Add amounts shown on lines 6 and 14) | | \$ | 1,979.56 | \$_ | 1,960.73 |
| 16. COMBINED AVERAGE MO from line 15; if there is only one debte | | | | \$ | 3,940 | |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 27 of 43

Official Form 6J (10/06)

| In re | Denis S Sassano Jessica D Sassano | | Case No. | |
|-------|--------------------------------------|-----------|----------|--|
| | | Debtor(s) | | |

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

| SCHEDULE 3. CORRENT EXITENDITURES OF INDIVIDUAL | | OK(b) |
|---|---------------|--------------------|
| Complete this schedule by estimating the average or projected monthly expenses of the debtor and th filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. | e debtor's fa | amily at time case |
| ☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse." | ete a separat | te schedule of |
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | 1,216.51 |
| a. Are real estate taxes included? Yes No _X | Ψ | |
| b. Is property insurance included? Yes No _X | | |
| 2. Utilities: a. Electricity and heating fuel | \$ | 326.00 |
| b. Water and sewer | \$ | 29.35 |
| c. Telephone | \$ | 148.74 |
| d. Other | \$ | 0.00 |
| 3. Home maintenance (repairs and upkeep) | \$ | 150.00 |
| 4. Food | \$ | 400.00 |
| 5. Clothing | \$ | 150.00 |
| 6. Laundry and dry cleaning | \$ | 0.00 |
| 7. Medical and dental expenses | \$ | 75.00 |
| 8. Transportation (not including car payments) | \$ | 200.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | 0.00 |
| 10. Charitable contributions | \$ | 0.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | T | |
| a. Homeowner's or renter's | \$ | 80.32 |
| b. Life | \$ | 0.00 |
| c. Health | \$ | 0.00 |
| d. Auto | \$ | 76.12 |
| e. Other | \$ | 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | · — | |
| (Specify) | \$ | 0.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the | | |
| plan) | | |
| a. Auto | \$ | 448.80 |
| b. Other HFC - 4 wheelr | \$ | 148.00 |
| c. Other Citizen Finance | \$ | 168.46 |
| d. Other | \$ | 0.00 |
| 14. Alimony, maintenance, and support paid to others | \$ | 0.00 |
| 15. Payments for support of additional dependents not living at your home | \$ | 0.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | 0.00 |
| 17. Other School expenses, books, lunches, Hair cuts, personal care | \$ | 150.00 |
| Other Day care | \$ | 916.00 |
| | | |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, | \$ | 4,683.30 |
| if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year | | |
| following the filing of this document: | | |
| | _ | |
| 20. STATEMENT OF MONTHLY NET INCOME | | |
| a. Average monthly income from Line 15 of Schedule I | \$ | 3,940.29 |
| b. Average monthly expenses from Line 18 above | \$ | 4,683.30 |
| c. Monthly net income (a. minus b.) | \$ | -743.01 |
| | | |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 28 of 43

Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

| In re | Denis S Sassano Jessica D Sassano | | Case No. | |
|-------|--------------------------------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |
| | | | | |

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

| Date | November 20, 2007 | Signature | /s/ Denis S Sassano | |
|------|-------------------|-----------|-----------------------|--|
| | | | Denis S Sassano | |
| | | | Debtor | |
| Date | November 20, 2007 | Signature | /s/ Jessica D Sassano | |
| | | C | Jessica D Sassano | |

18 U.S.C. §§ 152 and 3571.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 29 of 43

Official Form 7 (04/07)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

| In re | Denis S Sassano Jessica D Sassano | | Case No. | |
|-------|--------------------------------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|-------------|------------------------------------|
| \$21,041.00 | 2007 - Gross from employment - Her |
| \$14,880.00 | 2007 - Gross from employment - him |
| \$20,143.18 | 2006 - Gross - her |
| \$0.00 | 2006 - Him |
| \$0.00 | 2005 - gross - him |
| \$43,999.00 | 2005 - Gross - Her |

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$7,125.00 He received unemployment 2006 \$2,000.00 2007 He received unemployment

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all

and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None b

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

NAME AND ADDRESS OF CREDITOR AND

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT PAID

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DESCRIPTION AND VALUE OF EIZURE PROPERTY

DATE OF SEIZURE

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

ASSIGNMENT

NAME AND ADDRESS OF ASSIGNEE

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER

ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

DESCRIPTION AND VALUE OF

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Stephen J. Costello, Attorney
19 N. Western Ave. (Rt. 31)
Carpentersville, IL 60110

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR Sept. & Oct., 2007 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
Paid \$299.00 court costs plus
attorney fees \$2000.00 to file
joint Chapter 7 bankruptcy.

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 32 of 43

4

NAME AND ADDRESS OF PAYEE Credit Consumer Counseling DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10/22/07 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Paid \$50.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

SFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Page 33 of 43 Document

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 868 Sioux Dr., Elgin, il. 60120 NAME USED Sassano

DATES OF OCCUPANCY July, 2002 to 2005

5

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

BEGINNING AND NATURE OF BUSINESS ENDING DATES

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS

....

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 35 of 43

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF WOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date | November 20, 2007 | Signature | /s/ Denis S Sassano |
|------|-------------------|-----------|-----------------------|
| | | | Denis S Sassano |
| | | | Debtor |
| Date | November 20, 2007 | Signature | /s/ Jessica D Sassano |
| | | | Jessica D Sassano |
| | | | Joint Debtor |

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 37 of 43

Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

| Denis S Sassano In re Jessica D Sassano | | | Case No |). | |
|---|-------------------------------|---|-------------------------------------|---|--|
| | | Debtor(s) | Chapter | 7 | |
| CHAPTER 7 IN | DIVIDUAL DEBT | OR'S STATEME | NT OF IN | TENTION | |
| I have filed a schedule of assets and li | abilities which includes deb | ots secured by property o | f the estate. | | |
| ☐ I have filed a schedule of executory co | ontracts and unexpired lease | es which includes person | al property sub | ject to an unexpir | ed lease. |
| I intend to do the following with respect | ect to property of the estate | which secures those deb | ts or is subject | to a lease: | |
| Description of Secured Property | Creditor's Name | Property will be Surrendered | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
| 2005 Honda ATV | American Honda Finance | | | | X |
| 2001 Jeep Cherokee (72,000.00 miles) | Chase Auto Financ | ce | | | Х |
| Petitioner has 1/2 interest in real estaresidencelocated at 773 Stewart Ave., Elgin, II. 60120. | | | | | Х |
| Description of Leased Property -NONE- | Lessor's Name | Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A) | t | | |
| Date November 20, 2007 | Signature | /s/ Denis S Sassano Denis S Sassano Debtor | <u> </u> | | |
| Date November 20, 2007 | Signature | /s/ Jessica D Sassa Jessica D Sassano Joint Debtor | | | |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 38 of 43
United States Bankruptcy Court
Northern District of Illinois, Eastern Division

| In re | Denis S Sassano Jessica D Sassano | | Case No. | | |
|----------------|--|---|--|---------------------------|----------------|
| III IC | OGGGGGG D GGGGGGG | Debtor(s) | Chapter | 7 | |
| | DISCLOSURE OF COM | IPENSATION OF ATTOR | RNEY FOR D | EBTOR(S) | |
| cc | cursuant to 11 U.S.C. § 329(a) and Bankruptcompensation paid to me within one year before the rendered on behalf of the debtor(s) in contempla | he filing of the petition in bankruptcy | y, or agreed to be pa | aid to me, for services | |
| | For legal services, I have agreed to accept | | \$ | 2,000.00 | |
| | Prior to the filing of this statement I have rece | ived | \$ | 2,000.00 | |
| | Balance Due | | \$ | 0.00 | |
| 2. Tl | The source of the compensation paid to me was: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 3. Tl | The source of compensation to be paid to me is: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 4. □ | ☐ I have not agreed to share the above-disclosed | compensation with any other person | unless they are mei | nbers and associates of | f my law firm. |
| | I have agreed to share the above-disclosed com- copy of the agreement, together with a list of the | | | | aw firm. A |
| a. b. c. | n return for the above-disclosed fee, I have agreed . Analysis of the debtor's financial situation, and . Preparation and filing of any petition, schedules . Representation of the debtor at the meeting of c . [Other provisions as needed] Exemption planning; | rendering advice to the debtor in dete s, statement of affairs and plan which | ermining whether to may be required; | o file a petition in bank | cruptcy; |
| 6. B | By agreement with the debtor(s), the above-disclos Representation of the debtors in an any other adversary proceeding: ne filing of reaffirmation agreements a USC 522(f)(2)(A) for avoidance of lie | ny dischargeability actions, judio egotiations with secured credito and applications as needed; pre | cial lien avoidan | market value; prepa | aration and |
| | | CERTIFICATION | | | |
| | certify that the foregoing is a complete statement unkruptcy proceeding. | of any agreement or arrangement for | payment to me for | representation of the d | ebtor(s) in |
| Dated: | November 20, 2007 | /s/ Stephen J. Costello & Costello & Costello N. Western Av. Carpentersville, Il | ello 6187315 Ilo ve. (RT 31) IL 60110 | | |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code

| Stephen J. Costello 6187315 | X /s/ Stephen J. Costello | November 20, 2007 |
|--|---|-------------------------------|
| Printed Name of Attorney | Signature of Attorney | Date |
| Address: | | |
| 19 N. Western Ave. (RT 31) | | |
| Carpentersville, IL 60110 | | |
| 847-428-4544 | | |
| | Cartificate of Debtor | |
| I (We), the debtor(s), affirm that I (we) have I Denis S Sassano | Certificate of Debtor ave received and read this notice. | |
| | | November 20, 2007 |
| Denis S Sassano | ave received and read this notice. | November 20, 2007 Date |
| Denis S Sassano Jessica D Sassano | ave received and read this notice. X /s/ Denis S Sassano | |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 41 of 43

United States Bankruptcy Court Northern District of Illinois, Eastern Division

| | Denis S Sassano | | | |
|-------|---------------------------------|------------------------------------|-----------------------|---------------------------|
| In re | Jessica D Sassano | Debtor(s) | Case No. Chapter | 7 |
| | | | - | |
| | VERIFICATION OF CREDITOR MATRIX | | | |
| | | Number of Creditors: 39 | | |
| | (our) knowledge. |) hereby verifies that the list of | creditors is true and | correct to the best of my |
| Date: | November 20, 2007 | /s/ Denis S Sassano | | |
| | | Denis S Sassano | | |
| | | Signature of Debtor | | |
| Date: | November 20, 2007 | /s/ Jessica D Sassano | | |
| | | Jessica D Sassano | | |
| | | Signature of Debtor | | |

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 42 of 43

Denis S Sassano Advocate Good Shepard

American General Finance 773 Stewart Avenue PO Box 70014 PO Box 790368 Chicago, II 60673 St Louis, Mo 63179 Elgin, IL 60120

American General Finance American Honda Finance Bank of America 7414 N. Western Ave. PO Box 1844 P O Box 15726 Alpharetha, Ga 30348 Wilmington, De 19886 Chicago, II. 60645

Capital One Carol Vogel Chase Auto Finance P O Box 60024 PO Box 9001083 City of Industry, Ca 91716 Louisville, Ky 40290

Citi Cards Citi Cards Citizens Finance of Illinoi PO Box 688913 PO Box 6000 60 Terra Cotta Ave.

Des Moines, la 50368 The Lakes, Nv 89163 Unit D

Crystal Lake, IL 60014

Creditors Collection Bureau Dell Prefered Account Dell Prefered Account (For: Hospital P O Box 6403 350 Park Avenue

PO Box 63 Carol Stream, II. 60197 10th Floor Kankakee, IL 60901 New York, NY 10022

GE Money Bank Dr. Beckerman GE Money Bank 27790 W. Hwy. 22 - #37 PO Box 981127 PO Box 981438 Barrington, II. 60010 El Paso, Tx 79998 El Paso, Tx 79998

GEMoney Bank Greater Elgin Emergency Spe **HFC**

PO Box 960061 P O Box 594020-1105 PO Box 5240

Orlando, Fl 32896 Carol Stream, II 60197 Carol Stream, II. 60197

HFC Home Depot Home Depot Credit PO Box 689100 Processing Center PO Box 17574

Baltimore, Md 21297 Des Moines, la 50368 Des Moines, la 50364

Kohl's Matco Tools Midwest Diagnostic Patholog 75 Remittance Dr- Ste 3070 P O Box 2983 4403 Allen Road

Milwaukee, Wi 53201 Stow, Oh 44224 Chicago, II 60675-3070

Sears Sherman Hospital Sears PO Box 183081 PO Box 6924 934 Center Street Columbus, Oh 43218 The Lakes, Nv. 88901 Elgin, II. 60120

Case 07-21950 Doc 1 Filed 11/21/07 Entered 11/21/07 14:49:25 Desc Main Document Page 43 of 43

Snap On Credit 950 Technology Way Suite 301 Libertyville, IL 60048

Van Ru Credit Corp (For: hospital) 10024 Skokie Blvd.,Ste.3

Skokie, IL 60077

Wells Fargo Financial PO Box 5943 Sioux Falls, SD 57117 Sovereign Bank Mail Code 10-6438-MP4 601 Penn Street Reading, PA 19601

Wells Fargo Financial 454 Redington Dr. Suite H South Elgin, IL 60177

WFNNB-Lane Bryant Retail PO Box 182121

Columbus, Oh 43218

Tri-County Emergency Physician, Ltd. PO Box 369 Barrington, IL 60010

Wells Fargo Financial PO Box 98751 Las Vegas, Nv 89193

WFNNB-Lane Bryant Retail

PO Box 659728

San Antonio, Tx 78165